

Fill in this information to identify your case and this filing:

Debtor 1	Harlow N Higinbotham	
	First Name	Middle Name
Debtor 2		
(Spouse, if filing)	First Name	Middle Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS	
Case number	18-31185	

Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

No. Go to Part 2.

Yes. Where is the property?

1.1

RD No. 2
2002 East Cass Street

Street address, if available, or other description

Joliet IL 60432-0000

City State ZIP Code

Will

County

What is the property? Check all that apply

- Single-family home
- Duplex or multi-unit building
- Condominium or cooperative
- Manufactured or mobile home
- Land
- Investment property
- Timeshare
- Other

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? Current value of the portion you own?

\$1,987,350.00 \$1,987,350.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Fee simple - Tenancy by the Entirety

Check if this is community property (see instructions)

Who has an interest in the property? Check one

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Subject to claims of Susan Higinbotham

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$1,987,350.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

 No Yes

3.1 Make: Mercedes
 Model: 560
 Year: 1989
 Approximate mileage: _____
 Other information:

Who has an interest in the property? Check one
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property?

Current value of the portion you own?

\$5,000.00

\$2,500.00

3.2 Make: Chevrolet
 Model: Silverado
 Year: 2002
 Approximate mileage: _____
 Other information:

Who has an interest in the property? Check one
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property?

Current value of the portion you own?

\$4,000.00

\$4,000.00

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

 No Yes

4.1 Make: Row Boat
 Model: _____
 Year: _____
 Other information:

Who has an interest in the property? Check one
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property?

Current value of the portion you own?

\$150.00

\$150.00

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

\$6,650.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

 No Yes. Describe.....

Chairs, Couches, Dining Room Furniture, Shelving, Side Tables, Office Furniture, Rugs, Beds, Dressers, Lamps, Framed Mirrors, Drapery, Coverings, Linens, Appliances, Cookware, Kitchenware, Lawn and Garden Equipment & Misc. Personal Property. (subject to claims of Susan Higinbotham)

\$137,500.00

Debtor 1 Harlow N Higinbotham

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

 No Yes. Describe.....

TVs, Receivers, Cell Phone, Computer Equipment. (subject to claims of Susan Higinbotham)

\$7,500.00

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

 No Yes. Describe.....

Coin Collection (Owned jointly with sister)

\$12,500.00

Books, Bookcases, Prints, Furniture, Glassware, Paintings, Photo Albums, Porcelain, Ceramics, Tapestries, Steamer Trunks (subject to claims of Susan Higinbotham)

\$834,000.00

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

 No Yes. Describe.....

Skis, Golf Clubs, Cameras

\$700.00

2 Pianos (subject to claims of Susan Higinbotham)

\$5,000.00

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

 No Yes. Describe.....

Rifles, Medieval Weapons, Medieval Swords & Armor, Samurai Sword (subject to claims of Susan Higinbotham)

\$28,500.00

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

 No Yes. Describe.....

Necessary Wearing Apparel

\$5,000.00

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

 No Yes. Describe.....

Oris Watch & Wedding Band

\$2,000.00

13. Non-farm animals

Examples: Dogs, cats, birds, horses

 No

Yes. Describe.....

3 Springer Spaniels

Unknown

14. Any other personal and household items you did not already list, including any health aids you did not list

 No Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

\$1,032,700.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

 No Yes.....

Cash \$400.00

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

 No Yes.....

Institution name:

17.1.	Checking Account ending 1987	Northern Trust	\$36,510.00
17.2.	Brokerage Account ending 6357	Northern Trust Securities, Inc. (value as of October 31, 2018)	\$10,691,837.41
17.3.	Brokerage Account ending 3724	Vanguard (value as of September 30, 2018)	\$13,834.60
17.4.	Brokerage Account ending 2858	Morgan Stanley (holding shares of MMC common stock)(value as of September 28, 2018)	\$293,205.34
17.5.	Brokerage Account ending 0295	UBS Financial Services Inc. (holding shares of MMC common stock)(value as of September 28, 2018)	\$681,251.99
17.6.	Brokerage Account ending 6689	Fidelity Brokerage Services LLC (value as of November 1, 2018)	\$57,855.63
17.7.	Brokerage Account	Fidelity Brokerage Services LLC (holding shares of MMC common stock) (value as of September 30, 2018)	\$321,668.24
17.8.	Health Savings Account	Trion	\$8,352.15

17.9. Checking Account ending 6405	Northern Trust Bank	\$3,742.50
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18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Yes.....

Institution or issuer name:

Computershare holding 6,586.176 shares of Marsh & McLennan common stock (\$85.72 per share as of 11/05/18)	\$564,481.28
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Computershare holding 284 Shares of Chevron Stock (\$117.79 per share as of 11/05/18))	\$33,452.36
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Computershare holding 200 Shares of Frontier Stock (\$5.01 per share as of 11/5/18)	\$1,002.00
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19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

 No Yes. Give specific information about them.....

Name of entity:

% of ownership:

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them. No Yes. Give specific information about them

Issuer name:

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No Yes. List each account separately.

Type of account:

Institution name:

401(k)

Marsh & McLennan Companies (value as of October 31, 2018)

\$816,825.17

Supplemental Savings & Investment Plan

Marsh & McLennan Companies (value as of October 31, 2018)

\$713,008.52

Rollover IRA

Fidelity Brokerage Services LLC (value as of October 31, 2018)

\$1,811,231.85

Roth Retirement Account

Fidelity Brokerage Services LLC (value as of October 31, 2018)

\$37,699.08

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Yes.

Institution name or individual:

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

 No

Yes..... Issuer name and description.

Retirement Annuity Through Employer (Prudential)

Unknown

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.
26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

 No Yes..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

 No Yes. Give specific information about them...

Residual Interest in E.D. Higinbotham Trust	\$0.00
Residual Interest in H.N. Higinbotham Trust	\$0.00
Residual Interest in Rosenberg Irrevocable Trust	\$0.00

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

 No Yes. Give specific information about them...

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

 No Yes. Give specific information about them...

Mineral rights on property located in Brazoria County, Texas (1/3 interest - owned with 2 sisters)	Unknown
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Money or property owed to you?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

28. Tax refunds owed to you

 No Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

Tax Overpayments	Federal & State	\$123,019.34
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2017 Federal Joint Tax Refund	Federal	\$9,997.75
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29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

 No Yes. Give specific information.....

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

No

Yes. Give specific information..

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

No

Yes. Name the insurance company of each policy and list its value.

Company name:	Beneficiary:	Surrender or refund value:
Term Life Insurance Through Employer	Harlow Niles Higinbotham IV (Debtor's son)	\$0.00
AXA Equitable Life Insurance Company (policy ending 329)	Susan Higinbotham	\$7,980.00
AXA Equitable Life Insurance Company, whole life policy ending 664	Susan Higinbotham	\$6,790.00
AXA Equitable Life Insurance Company, Whole Life Policy ending 136	Susan Higinbotham	\$6,500.00
AXA Equitable Life Insurance Company, Whole Life Policy ending 992	Susan Higinbotham	\$6,592.00
AXA Equitable Life Insurance Company, Whole Life Policy ending 821	Susan Higinbotham	\$6,425.00
AXA Equitable Life Insurance Company, Whole Life Policy ending 923	Susan Higinbotham	\$8,657.84
Hartford Insurance - Short Term Disability		\$0.00
AIG - Accidental Death & Disability	Harlow Niles Higinbotham IV	\$0.00

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

No

Yes. Give specific information..

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

No

Yes. Describe each claim.....

Unknown causes of action

Unknown

Sanctions Claim Against Wipaporn Teekhungham

Unknown

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

No
 Yes. Describe each claim.....

35. Any financial assets you did not already list

No
 Yes. Give specific information.

478 Shares & 25 Shares of 1500 N. Lake Shore Drive Building Corp. stock representing the interest in the property (and parking space) located at 1500 North Lake Shore Drive, Unit 13-C, Chicago, Illinois, held in joint tenancy with non-filing spouse.

\$1,350,000.00

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....

\$17,612,320.05

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

No. Go to Part 6.
 Yes. Go to line 38.

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

No. Go to Part 7.
 Yes. Go to line 47.

Current value of the portion you own?
Do not deduct secured claims or exemptions.

47. Farm animals

Examples: Livestock, poultry, farm-raised fish

No
 Yes.....

48. Crops—either growing or harvested

No
 Yes. Give specific information.....

49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

No
 Yes.....

Farm Tools and Equipment (subject to claims of Susan Higinbotham)

\$2,500.00

50. Farm and fishing supplies, chemicals, and feed

No
 Yes.....

51. Any farm- and commercial fishing-related property you did not already list

No
 Yes. Give specific information.....

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here

\$2,500.00

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

No
 Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2		\$1,987,350.00
56. Part 2: Total vehicles, line 5	\$6,650.00	
57. Part 3: Total personal and household items, line 15	\$1,032,700.00	
58. Part 4: Total financial assets, line 36	\$17,612,320.05	
59. Part 5: Total business-related property, line 45	\$0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$2,500.00	
61. Part 7: Total other property not listed, line 54	\$0.00	
62. Total personal property. Add lines 56 through 61...	\$18,654,170.05	Copy personal property total
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$18,654,170.05
		\$20,641,520.05

Fill in this information to identify your case:

Debtor 1	Harlow N Higinbotham		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		NORTHERN DISTRICT OF ILLINOIS	
Case number (if known)		18-31185	

Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
RD No. 2 2002 East Cass Street Joliet, IL 60432 Will County Subject to claims of Susan Higinbotham Line from <i>Schedule A/B</i> : 1.1	\$1,987,350.00	<input checked="" type="checkbox"/> \$15,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-901
RD No. 2 2002 East Cass Street Joliet, IL 60432 Will County Subject to claims of Susan Higinbotham Line from <i>Schedule A/B</i> : 1.1	\$1,987,350.00	<input checked="" type="checkbox"/> 100% <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-112
2002 Chevrolet Silverado Line from <i>Schedule A/B</i> : 3.2	\$4,000.00	<input checked="" type="checkbox"/> \$2,400.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c)
Necessary Wearing Apparel Line from <i>Schedule A/B</i> : 11.1	\$5,000.00	<input checked="" type="checkbox"/> \$5,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)
Checking Account ending 1987: Northern Trust Line from <i>Schedule A/B</i> : 17.1	\$36,510.00	<input checked="" type="checkbox"/> \$4,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)

Debtor 1 Harlow N Higinbotham

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim <i>Check only one box for each exemption.</i>	Specific laws that allow exemption
Brokerage Account ending 6357: Northern Trust Securities, Inc. (value as of October 31, 2018) Line from Schedule A/B: 17.2	\$10,691,837.41	<input checked="" type="checkbox"/> 100% <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	NJ Rev Stat Section 46:3-17.2 - Tenancy by Entirety
401(k): Marsh & McLennan Companies (value as of October 31, 2018) Line from Schedule A/B: 21.1	\$816,825.17	<input checked="" type="checkbox"/> 100% <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1006
Supplemental Savings & Investment Plan: Marsh & McLennan Companies (value as of October 31, 2018) Line from Schedule A/B: 21.2	\$713,008.52	<input checked="" type="checkbox"/> 100% <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1006
Rollover IRA: Fidelity Brokerage Services LLC (value as of October 31, 2018) Line from Schedule A/B: 21.3	\$1,811,231.85	<input checked="" type="checkbox"/> \$1,807,236.63 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1006
Roth Retirement Account: Fidelity Brokerage Services LLC (value as of October 31, 2018) Line from Schedule A/B: 21.4	\$37,699.08	<input checked="" type="checkbox"/> \$37,699.08 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1006
Retirement Annuity Through Employer (Prudential) Line from Schedule A/B: 23.1	Unknown	<input checked="" type="checkbox"/> 100% <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1006
AXA Equitable Life Insurance Company (policy ending 329) Beneficiary: Susan Higinbotham Line from Schedule A/B: 31.2	\$7,980.00	<input checked="" type="checkbox"/> 100% <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(f)
AXA Equitable Life Insurance Company (policy ending 329) Beneficiary: Susan Higinbotham Line from Schedule A/B: 31.2	\$7,980.00	<input checked="" type="checkbox"/> 100% <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(h)(3)
AXA Equitable Life Insurance Company, whole life policy ending 664 Beneficiary: Susan Higinbotham Line from Schedule A/B: 31.3	\$6,790.00	<input checked="" type="checkbox"/> 100% <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(f)
AXA Equitable Life Insurance Company, whole life policy ending 664 Beneficiary: Susan Higinbotham Line from Schedule A/B: 31.3	\$6,790.00	<input checked="" type="checkbox"/> 100% <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(h)(3)
AXA Equitable Life Insurance Company, Whole Life Policy ending 136 Beneficiary: Susan Higinbotham Line from Schedule A/B: 31.4	\$6,500.00	<input checked="" type="checkbox"/> 100% <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(f)

Debtor 1 Harlow N Higinbotham

Document Page 12 of 15

Case number (if known)

18-31185

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
AXA Equitable Life Insurance Company, Whole Life Policy ending 136 Beneficiary: Susan Higinbotham Line from Schedule A/B: 31.4	\$6,500.00	<input checked="" type="checkbox"/> 100% <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(h)(3)
AXA Equitable Life Insurance Company, Whole Life Policy ending 992 Beneficiary: Susan Higinbotham Line from Schedule A/B: 31.5	\$6,592.00	<input checked="" type="checkbox"/> 100% <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(f)
AXA Equitable Life Insurance Company, Whole Life Policy ending 992 Beneficiary: Susan Higinbotham Line from Schedule A/B: 31.5	\$6,592.00	<input checked="" type="checkbox"/> 100% <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(h)(3)
AXA Equitable Life Insurance Company, Whole Life Policy ending 821 Beneficiary: Susan Higinbotham Line from Schedule A/B: 31.6	\$6,425.00	<input checked="" type="checkbox"/> 100% <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(f)
AXA Equitable Life Insurance Company, Whole Life Policy ending 821 Beneficiary: Susan Higinbotham Line from Schedule A/B: 31.6	\$6,425.00	<input checked="" type="checkbox"/> 100% <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(h)(3)
AXA Equitable Life Insurance Company, Whole Life Policy ending 923 Beneficiary: Susan Higinbotham Line from Schedule A/B: 31.7	\$8,657.84	<input checked="" type="checkbox"/> 100% <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(f)
AXA Equitable Life Insurance Company, Whole Life Policy ending 923 Beneficiary: Susan Higinbotham Line from Schedule A/B: 31.7	\$8,657.84	<input checked="" type="checkbox"/> 100% <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(h)(3)
Farm Tools and Equipment (subject to claims of Susan Higinbotham) Line from Schedule A/B: 49.1	\$2,500.00	<input checked="" type="checkbox"/> \$1,500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(d)

3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

 No Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No Yes

Fill in this information to identify your case:

Debtor 1	Harlow N Higinbotham
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS
Case number (If known)	18-31185

Check if this is:

An amended filing
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

No. Go to line 2.
 Yes. Does Debtor 2 live in a separate household?
 No
 Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents? No

Do not list Debtor 1 and Debtor 2.	<input checked="" type="checkbox"/> Yes.	Fill out this information for each dependent.....	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do not state the dependents names.			Son	15 months	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes

3. Do your expenses include expenses of people other than yourself and your dependents? No Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

Your expenses

4. \$ 0.00

If not included in line 4:

4a. Real estate taxes	4a. \$ <u>1,500.00</u>
4b. Property, homeowner's, or renter's insurance	4b. \$ <u>0.00</u>
4c. Home maintenance, repair, and upkeep expenses	4c. \$ <u>6,500.00</u>
4d. Homeowner's association or condominium dues	4d. \$ <u>0.00</u>
5. Additional mortgage payments for your residence, such as home equity loans	5. \$ <u>0.00</u>

Debtor 1 Harlow N Higinbotham

Case number (if known) 18-31185

6. Utilities:	6a. Electricity, heat, natural gas	6a. \$ 1,000.00
	6b. Water, sewer, garbage collection	6b. \$ 100.00
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ 850.00
	6d. Other. Specify: _____	6d. \$ 0.00
7. Food and housekeeping supplies	7. \$ 1,650.00	
8. Childcare and children's education costs	8. \$ 20,000.00	
9. Clothing, laundry, and dry cleaning	9. \$ 100.00	
10. Personal care products and services	10. \$ 0.00	
11. Medical and dental expenses	11. \$ 250.00	
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ 800.00	
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$ 1,000.00	
14. Charitable contributions and religious donations	14. \$ 2,000.00	
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$ 0.00	
15b. Health insurance	15b. \$ 0.00	
15c. Vehicle insurance	15c. \$ 100.00	
15d. Other insurance. Specify: <u>Homeowners</u>	15d. \$ 2,000.00	
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ 0.00	
17. Installment or lease payments:	17a. \$ 0.00	
17b. Car payments for Vehicle 1	17b. \$ 0.00	
17c. Car payments for Vehicle 2	17c. \$ 9,000.00	
17d. Other. Specify: <u>1500 N. LSD Condo Assessment</u>	17d. \$ 0.00	
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. \$ 0.00	
19. Other payments you make to support others who do not live with you. Specify: _____	19. \$ 0.00	
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	20a. \$ 0.00	
20b. Real estate taxes	20b. \$ 0.00	
20c. Property, homeowner's, or renter's insurance	20c. \$ 0.00	
20d. Maintenance, repair, and upkeep expenses	20d. \$ 0.00	
20e. Homeowner's association or condominium dues	20e. \$ 0.00	
21. Other: Specify: _____	21. +\$ 0.00	
22. Calculate your monthly expenses		
22a. Add lines 4 through 21.	\$ 46,850.00	
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$	
22c. Add line 22a and 22b. The result is your monthly expenses.	\$ 46,850.00	
23. Calculate your monthly net income.		
23a. Copy line 12 (<i>your combined monthly income</i>) from Schedule I.	23a. \$ 51,353.39	
23b. Copy your monthly expenses from line 22c above.	23b. -\$ 46,850.00	
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$ 4,503.39	
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes.	Explain here: _____	

Fill in this information to identify your case:

Debtor 1	Harlow N Higinbotham		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	18-31185		

Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person _____

Attach *Bankruptcy Petitioner Preparer's Notice, Declaration, and Signature* (Official Form 119)

Amended

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

Harlow N - Higinbotham
Signature of Debtor 1

x

Signature of Debtor 2

Date December 10, 2018

Date _____